

March 30, 2023

City of Alameda

Request for Proposal

Comprehensive Banking Services

RFP Questions and Answers

City of Alameda Banking Services RFP Questions

IV. Information requested

B. Key Personnel

2. Describe your firm's policy on changing the primary contact person on an account

Q. Would this be for changing a City's primary contact or changing of the Bank's primary contact?

A: This addresses a change in the Bank's primary contact.

C. General Banking Services

13. Lockbox

J. Conversion of consumer checks to ACH Payments

Q. Would this be referring to Bill Payment Checks?

A: The City is looking to utilize ACH payments (direct deposit payments) for vendor payments instead of paper checks.

24. Merchant Services / Secured E-Payments

Q. Please elaborate on "Secured E-Payments", is this any electronic payment or more specific like Apple pay, Paypal, Zelle, etc..?

A: The City is interested in pursuing other electronic forms of payment, with Apple pay, Paypal, and Zelle, as examples of what is currently available. Other electronic forms of payments that are presented will be considered.

25. Purchasing Cards (P-Card) – Optional

RFP States the service is currently with Wells Fargo Bank – (the Commercial Cards are with CALCARD which is with US Bank)

A: The statement is correct that the Commercial Cards currently used by the City are with CALCARD which is with US Bank. We were incorrect in referring to "service is currently with Wells Fargo Bank".

Please present your bank's purchasing card service.

D. Control

10. Include a copy of Include a copy of the Service Organization Control (SOC) reports conducted under the Statements on Standards for Attestation Engagements No. 18 (SSAE 18) regarding controls.

Q. This is a highly sensitive document. And should the Bank win the response will be public per public records act. Will the City of Alameda accept a secure email, or reports can be delivered hard copy with the RFP?

A: If Bank is selected, an SOC report can be presented at that time.

General Banking

1. Section C.2 Remote Deposit Capture – What type of scanner does the City currently use?
Panini desktop deposit scanner
2. Section C.18 File Transfers – Please provide details around current file transmission processes with incumbent Bank.

Steps for transmission process:

- Create a deposit
 - Enter deposit account #
 - Enter deposit amount
 - Enter City department the deposit is for
 - Identifying reference for the deposit
 - Internal reference information
 - Scan checks
 - Review batch
 - Deposit amount and scanned amount must balance
 - Submit deposit
 - Print confirmation report for our records
3. Can you share what your current ECR (Earnings Credit Rate) is?
 - Mar 2022 .34%
 - Apr 2022 .48%
 - May 2022 .80%
 - Jun 2022 .98%
 - July 2022 1.57%
 - Aug 2022 2.24%
 4. What is the City's average balance in the investment sweep and/or money market account?
 - \$150,000,000

Pricing

1. Attachment A City of Alameda Pricing Form" has 12 months of analyzed activity statements in Excel format. Can you clarify if the City wants pricing for one month? Or, does the City want pricing for 12 months? **Peak activity occurs May to September. Please present a high activity pricing and a low activity pricing as 2 samples.**
2. Attachment A City of Alameda Pricing Form" has 12 months of analyzed activity statements in Excel format. How would the City like bidders to include pricing for additional or optional services? **Please provide a list of additional and optional services with pricing.**

Purchasing Card

1. Please describe any current cardholder challenges that exist with today's program that you hope to address with the new program. **No challenges to mention**
2. Please describe any program features or servicing challenges with the current program that you hope to address with a new solution/provider. **N/A**
3. What is the annual spend on your current Purchasing Card program? **\$550,000/annual**
4. What amount of the annual spend is T&E? **No information is available**
5. Is your current program a rebate or rewards program? **Yes**
6. What platform are your current cards issued? (MasterCard, Visa, Amex, etc.) **VISA**
7. What ERP system do you use? **Tyler Munis**
8. Would you require a direct file feed with all card transactional data? **No**
9. Do you use a third party supplier to manage your current card program? (Concur, Expensify, etc.) **Yes**
10. Will you require cardholders to login to the online card management system to view/expense card transactions? **Currently only the department administrators can access online**
11. Will cardholders or administrative staff be required to upload receipt images? **Yes**
12. Will you allow cardholders to use the mobile app to view card transaction information? **No**

13. What system will cardholders reconcile card transactions (bank's commercial card portal or directly in your ERP system)? **In ERP system**
14. Does anyone other than your Program Administrators need to have access or to login to your card platform? **Yes**
15. Are virtual cards being leveraged today? **No**
16. What is your estimated annual accounts payable paid via check?
10,000 checks/ \$58,631,000 for FY 21/22
17. Are you willing to share a vendor payment file for the past year that includes vendor name and address, number of transactions and total amount paid by payment type (check, ACH, wire)?
The City does not wish to provide vendor information.
18. Is the City interested in exploring integrated payment solutions for greater automation, reduction of paper checks, and increased card rebates? **No**

Merchant Card Services

1. How many merchant accounts does the City have/need? **14**
2. How long does it take for the City to receive the deposit once the City has settled the credit card transactions? **1-2 days**
3. Is the City able to share copies of recent Merchant Statements? **The City does not wish to provide.**
4. What is the City utilizing to process the credit card transactions (standalone terminal, virtual terminal, internal POS)? **All**
5. Please provide the name and version if applicable. **Authorize.Net, ACCELA, Payware Connect**
6. Does this system integrate with your internal accounting system? **No**
7. How are you currently accepting credit cards (in person, phone, website)? **All three**
8. What is the average credit card sale \$ (one credit card transaction)? **Not known, ranges from a few dollars to +\$50,000 for permits.**
9. What is the annual volume in credit card sales (all credit cards)? **\$9,832,060**
10. What type of reporting does the City need for your Merchant accounts? **Monthly activity**
11. Does the city wish to pass the cost of processing along to the customer? **City does not charge credit card processing fees.**

Question	RFP section number	RFP page number	Request for clarification
1.	IV.C.1	10	For Branch Deposits, how many deposits will the City be making monthly at the branch? How much cash, coin, and paper checks are deposited per month at the branch? No branch deposits. Loomis armored car service for cash, coin, and checks
2.	IV.C.2	10	Are you currently processing via Remote Deposit Capture? If so, what are the avg volumes (items/\$) per month? If so, what type of reader? Panini desktop scanner. Average 42 transactions/mo., \$69,017/per transaction Total annual desktop \$34,922,602 Total annual transactions 506
3.	IV.C.3	10	How much coin/currency is the city looking to order on a monthly or annual basis? We have the option to order but do not need to use it.
4.	IV.C.4	11	Which armored car services does the city use today? Loomis
5.	IV.C.13	14	May you please provide sample bills for each Lockbox category and highlight data segments you wish to capture for cash application? Two lockboxes: Business License and Rent Program
6.	IV.C.13	14	What are you monthly Lockbox volumes for business license? Rent programs? (items/\$) Following is activity for June, July, and August 2022, the busiest months of renewal period. Business License: [June, 385/\$95,900] [July, 153/\$114,400] [Aug. 44/\$16,300] Rent Program: [June, 495/\$298,820] [July, 310/\$212,476] [Aug, 77/\$32,069]
7.	IV.C.13	14	Will cash payments be accepted via mail collected through the Lockbox? No
8.	IV.C.13	14	Will credit card payments be accepted via mail collected through the Lockbox? No
9.	IV.C.24	18	Please provide annual credit card processing \$ volume and annual number of transactions by card type [VISA #223,139, \$7,837,000] [Mastercard #44,647, \$1,975,000] [Discover #129, \$19,500]
10.	IV.C.24	18	How many merchant numbers does the City utilize today? 14

Question	RFP section number	RFP page number	Request for clarification
11.	IV.C.24	18	<p>Please provide a list of departments/merchant numbers and whether they process face to face, phone and/or internet transactions.</p> <ul style="list-style-type: none"> • Business License – All Processes • Finance Department – Face to Face, Phone • Fire Department - Internet • Homeless Parking Meter Program – Cash or Credit Card • Library-Bay Farm Island – All Processes • Library-Main – All Processes • Library Online Service - Internet • Library-West End – All Processes • Parking Garage – Cash or Credit Card at Kiosk • Parking Kiosks – Cash or Credit Card at Kiosk • Parking Meters – Cash or Credit Cards • Planning Building & Transportation – All Processes • Police Department – Face to Face, Phone • Rent program – All Processes
12.	IV.C.24	18	What standalone terminals does the City use today and how many? First Data 130, 3 terminals
13.	IV.C.24	18	<p>Please list by merchant number the point of sale and/or gateway being utilized to accept credit card transactions. The City does not wish to provide merchant account numbers.</p> <p>POS - Gateway</p> <p>Finance – Authorize.Net</p> <p>Library – Payware Connect</p> <p>Permits - ACCELA</p> <p>Police – Authorize.Net</p> <p>Rec & Park – Active.Net</p>

Question	RFP section number	RFP page number	Request for clarification
14.	IV.C.25	19	What is your existing monthly or annual spend on P-Card? Approximately \$550,000 annual
15.	IV.C.25	19	How do your cardholders reconcile their credit card expenses? Accounts payable reconciles them
16.	IV.C.25	19	Do you have a virtual card program to pay for vendor invoices? If yes, how much is your annual spend with this program? No
17.			Noticing that there are multiple departments that may accept online payment, is the city interested in a digital bill payment solution? Please present digital bill payment option
18.			Which departments would benefit from a digital bill payment solution? (Utility, Permits, Licensing, etc.) Finance – A/R invoicing, General Billing, Planning Building & Transportation, Fire Department, Rent Program Digital bill payment presentation would be of interest to the City.
19.			Regarding a digital bill payment solution, please indicate the following by department: <ul style="list-style-type: none"> - Number of customers (e.g., distinct billing accounts)? - Billing frequency? - Number of bills issued per year? - Average bill amount due? - Number of payments collected per year by credit card? - Average payment amount for payments collected per year by credit card? - Number of payments collected per year by e-check? - Average payment amount for payments collected per year by e-check?

Treasury Management Questions for the City of Alameda, Ca.

1. RFP Page 1, I. Introduction

In reference to Section 53635.2 of the California Government Code, if the financial institution ('Institution') did not have a presence in California as of the last Community Reinvestment Act ('CRA') Evaluation Period dated 2018, would the City accept the Institution's overall CRA rating in place of a State of California CRA rating?

The introduction also states that "the bank must be a member of the Federal Reserve System. The bank must be a Federal or State of California chartered bank and in good standing with other comparable banks". The City may accept the Institution's overall CRA rating as well as taking this criteria into consideration.

2. Will the City of Alameda have upcoming capital needs related to Alameda Point and/or Main Street Neighborhood projects? --If so, how much are the expected capital outlays and timeframes the funding is expected?

We cannot answer at this time.

3. We have received your RFP which ends at Section V. Other than the additional spreadsheet provided, as Attachment A. Is there any other document that we should be completing for pricing?

The RFP contained an Attachment A – City of Alameda Pricing Form and Attachment B – Sample Service Provider Agreement.

You may provide additional information you feel would be pertinent for your institution.

4. Has the City ever considered having a virtual accounts payable card program which is distinctly different from a traditional purchase card program?

Please present this program and its points of interest in your response.

5. RFP Page 21, Purchasing Cards (P-card)- Optional. What's the annual spend for the Purchasing Card program. *\$550,000 approximate annual spending*

6. Could the City provide a vendor file to complete a vendor analysis? Information required: Vendor name, vendor address, annual amount spent for each vendor, and frequency of payments.

City does not wish to provide vendor information at this time.

Merchant Services Questions for the City of Alameda

1. Who is the City's current merchant provider today? *Wells Fargo Bank, N.A.*

2. Is the City under contract with their current merchant provider? *No*

- If yes, Contract Term: Yearly, Monthly
 - Expiration Date
 - Termination Notice: 30/60/90

3. Can you provide three (3) months of your most recent merchant statements from you merchant provider? **City does not wish to provide this information at this time.**
4. Does the City have multiple merchant providers, if so please list? **No**
5. Is the City looking to receive next day funding on the merchant settlement? **Yes**
6. Is the Merchant Provider allowed to Debit their fees from the City's Checking Account? **Yes**
7. Is it a requirement to use the City's Professional Services Agreement? **Yes**
8. Is the City open to use the Merchant Provider's Merchant Agreement? **Yes**
9. How many Merchant Identification (MIDS) numbers does the City have today? **14**
10. Where does the City collect Merchant payments from? Please list out each department.
 - **Business License**
 - **Finance Department**
 - **Fire Department**
 - **Homeless Parking Meter Program**
 - **Library-Bay Farm Island**
 - **Library – Main**
 - **Library Online Service**
 - **Library-West End**
 - **Parking Garage**
 - **Parking Kiosks**
 - **Parking Meters**
 - **Planning Building & Transportation**
 - **Police Dept**
 - **Rent Program**
11. Does the City have a direct American Express merchant account? **No**
 - **Or does the City go through their Merchant Provider (AMEX OptBlue program)?**
The City accepts American Express through Merchant Services Provider
12. Is the City looking to accept Mobile payments, i.e., Apple Pay, Google Pay?
The City is interested in pursuing other electronic forms of payment, with Apple pay, Paypal, and Zelle, as examples of what is currently available. Other electronic forms of payments that are presented will be considered.
13. Does the City accept PIN Debit for payment with the Credit Card terminals? **Yes**
14. In order to provide merchant pricing to the City, please complete the table below with the annual dollar amount and annual transactions for each card type.

Card Type	Sales	# Of Transactions
Visa	\$7,837,000	223,136
MasterCard	\$1,975,000	44,647
Discover	\$19,500	129
American Express	\$	0
PIN Debit	\$560	?
Total	\$9,832,060	267,912

15. What is the percentage of how credit card payments are made from? (Estimate)

- Retail Card Present (Face to Face) 20%
- Card Not Present (Phone/Mail) 5%
- Ecommerce (Online) 75%

16. Retail/Card Present (Face to Face) Credit Card Payments

- How many credit card terminals does the City have today? 3
- Does the City own the credit card terminals? Yes
- How many Merchant IDs does the City have for the Credit Card terminals? 2
- What is the name of the Credit Card Terminals? First Data 130
- Who provided the Credit Card terminals? Wells Fargo Merchant Services
- Does the City utilize P2PE credit card terminals? Yes
- Is the equipment EMV/Chip compliant? Yes
- Does the City utilize Wireless terminals? If yes, please list terminal name. No
- Can you the City provide a list of your Credit Card terminals? Finance, Police, Planning Building & Transportation
- Is the City looking to use their current credit card terminals? Yes
- Is the City willing to invest in new merchant credit card terminals? The City will consider

17. Browser Based Internet (Virtual Terminal) Payment Gateway

Does the City accept Credit cards over the phone and are they processed into a payment (Virtual Terminal) gateway? Yes, we accept credit cards over the phone. The card number is entered by hand into the machine.

What is the name of the payment gateway or gateways that the City use? Authorize.Net

How many MIDS does the City utilize a Virtual Terminal Payment Gateway? None

18. Online Payments via the City website

What Online payment gateway/software does the City use for the following departments?

- Public Records Authorize.Net
- Rental Assistance 3Di
- Recreation & Parks ACTIVE.NET
- Passports Authorize.net
- Permit Center ACCELA
- Business License Authorize.Net
- Police Authorize.net

Does the City charge a Convenience Fee for Online credit cards? **No**

- If yes, does the City charge the Convenience Fee or a Third Party Service Fee provider?

How many websites does the City have today for credit card processing? **8**

How many MIDS does the City have for accepting eCommerce Online Payments? **6**

Please list out each Online payment gateway that is being used for credit card processing?

- Authorize.Net
- CyberSource
- Other
- **Authorize.Net**
- **ACCELA**
- **Payware Connect**

19. Software Applications

How many software applications does the City for use credit card processing?

Can the City list out the names of the software application?

Where is the software being used for?

HDL Prime, Business License

ACTIVE.Net, Recreation & Parks

3Di, Rent Program

ACCELA, Permit Center

EnvisonWare, Library

Is the City using Tyler Munis for credit card processing? **No**

- If yes, who is the merchant provider?

20. Other Payment Types

Does the City accept ACH for payment? **No**

If yes, what is the ACH volume and transactions?

Who is the ACH Provider?

Does the City accept eCheck for payment? **As of December 2022, began accepting eChecks for Utility User Tax and Transient Occupancy Tax**

Who is the provider? **Authorize.Net**

21. Interactive Voice Response (IVR) **N/A**

Does the City process Telephone orders through an Interactive Voice Response (IVR) automated telephony system?

If yes, who is the gateway provider?

Questions for the City of Alameda

Submitted : March 9, 2023

Ref #	RFP Section	RFP Page	Bank Question
1.	Attachment A		The attachment has 12 months' worth of account analysis fees. Would the City like us to price each month or take the average? Please advise. Average
2.	Purchase cards	Page 18	What is the annual spend volume for your purchase cards? \$550,000
3.			What is the average transaction size for your cards? \$2,000
4.			What is the average transaction on your Large Ticket transactions? \$10,000
5.			Please provide annual spend for the Level III transactions in 2022 N/A
6.			How quickly does the City pay it's statement after the cycle closes? 30 days
7.			What payment terms does the City want? (30/14, 30/29, etc.) 30/29
8.			We noticed that there is not a section for Procurement Card pricing. Does the City want a financial proposal for the Procurement Card rebate? Yes
9.			When is the contract term that the City want for the Procurement card contract? City operates on a fiscal year
10.			<p>Is the City Interested in virtual cards? Yes, please present your bank's virtual card service. If yes, can the City provide an AP file to help us in projecting potential volume spend and rebate potential by having us analyze the AP spend? The City does not wish to provide this information at this time. Please present the City with a scenario.</p> <p>Here is the information we are seeking for the analysis:</p> <ul style="list-style-type: none"> • Vendor name • Twelve months of standard AP spend • Payment type (check, ACH, wire, etc.) • Supplier address • Tax ID# (optional) • Transaction count (how many payments a year) • Excel format
11.		18	Does the City have any technical or service issues with its current provider? No
12.	Safekeeping	Page 12	Can we get a current holdings list with totals? Safekeeping is not needed for this banking service RFP.
13.	Attachment A	Billing Element Question	Lbx Document Reassociation – Can you describe the processing requirement that is driving this billing element? What documents are being sent back? Are these just unprocessable items or other items as well? Are you reassociating a copy of the check and

Ref #	RFP Section	RFP Page	Bank Question
			<p>backup documents to be sent back? For Business License lockbox, the paper renewal notice is sent to us with a copy of the customer's payment check.</p> <p>For Rent Program, only unprocessable payments are returned with a note of the issue.</p> <p>Please present your bank's lockbox processes.</p>
14.	Attachment A	Billing Element Question	<p>Lbx Paper Return – Can you describe what paper is being returned to you other than items that cannot be processed?</p> <p>For Business License lockbox, all processed renewal paper forms are sent to us with a copy of the customer's payment check.</p> <p>For Rent Program, only items that cannot be processed are sent back. All other documents are in a scanned file which we can access.</p>
15.	Lockbox Processing	Page 16	<p>Do you provide to your customers a bill that includes a tear-off remittance coupon with an OCR scan line which is meant to be sent with the check? The response may differ by lockbox.</p> <p>For Business License, there is an 8-1/2 x 11 renewal application , no tear-off remittance.</p> <p>For Rent Program, there is a tear-off coupon but it is not returned to us unless it can't be processed. Information is scanned.</p>
16.	Lockbox Processing	Page 16	<p>Do you have any peak volume patterns (e.g., spikes within the week, month, year)? If "yes", please describe (e.g., 50% of volume received the few days around the 1st of the month; seasonal peaks with summer months receiving 30% more than the monthly average; etc.). Patterns may vary by lockbox.</p> <p>Peak renewal period for both Business License and Rent Program is from May to September.</p>
17.	Lockbox Processing	Page 16	<p>Do you have payments via credit card coming into any of your lockboxes? No credit card payments in lockbox. Credit card payments are handled online. If "yes", how do you want them handled:</p> <ul style="list-style-type: none"> a) Physically forwarded to you without any additional handling? What is the average monthly transaction volume? b) Seek authorization and trigger settlement of approved payments? If "yes": <ul style="list-style-type: none"> i. What is the average monthly transaction volume for <i>each</i> lockbox? ii. Who is your current credit card merchant processor?
18.	Lockbox Processing	Page 16	Do you require weekend processing and deposit? NO
19.	Lockbox Processing	Page 16	<p>We offer image-based lockbox services where checks and remittance materials are imaged and delivered to you? What type of image delivery best suits your needs:</p> <ul style="list-style-type: none"> a) Internet-based browser application with online retention of: <ul style="list-style-type: none"> i. 90 days (default)? ii. 2 years? Preferred iii. 7 years?

Ref #	RFP Section	RFP Page	Bank Question
			iv. 10 years? b) Periodic CD/DVD: i. Monthly (default)? Preferred ii. Weekly? iii. Daily? c) Daily transmission of indexed images to be imported into your in-house image database? No i. Single TIFF (each image is a separate .tif file)? ii. Multi-TIFF (each transaction is a single .tif file containing multiple images)? You may elect more than one delivery method (e.g., browser with monthly CDs; browser and daily transmission). Your selection may vary by lockbox.
20.	Lockbox Processing	Page 16	What would you like imaged? Your selection may vary by lockbox. a) Checks (default) Yes b) Remittance materials enclosed with the check (check stub/skirt, invoices, remittance coupon, correspondence)? Yes c) Correspondence-only items (materials received in envelopes that have no check or card payment enclosed)? Yes d) Credit card payments (credit card number will be masked except the last four digits)? N/A e) Envelopes? Yes
21.	Lockbox Processing	Page 16	For payments received without your desired data capture fields, we offer several exception handling options: <ul style="list-style-type: none"> • Payment Lookup – You provide to us an inbound file of your customer data; when we encounter a payment with missing information, we try to identify the customer within your data set and locate the missing information. No • Web Decisioning – We present images of incomplete items to you for review; you can provide missing information and release the item back into the deposit processing flow. No Are both or either of these services are of interest to you? If “yes”, we would like to have further discussions to understand your needs and identify the best solution for you. No
22.	Lockbox Processing	Page 16	Do you want a daily data file transmission of lockbox detail to allow for automated payment posting to your accounts receivable system? If “yes”: No a) What is your preferred data file format? Please provide a document detailing the specifications. b) At what time(s) of day would you like the file delivered?
23.	Lockbox Processing	Page 16	Do you receive into your office location, checks that should have been sent to a lockbox? If “yes”: No a) How do you handle these items currently (e.g., physically forward to the lockbox via courier/mail; post manually and deposit the check at a branch or via remote check deposit). Post Manually b) Would you like to deposit the items remotely to your lockbox so that they can become part of all lockbox data capture and reporting services put into place? Our remote lockbox deposit service allows you to scan and submit from a remote location checks and accompanying remittance documents (e.g., checks stubs/skirts, invoices). We will subsequently process the items according to the lockbox instructions in place and present images and data of completed transactions

Ref #	RFP Section	RFP Page	Bank Question
			<p>to you as we would for checks physically received at the lockbox site. If "yes": No</p> <ul style="list-style-type: none"> i) How many lockboxes would have remotely deposited items? ii) What is the monthly number of checks that would be deposited remotely to a lockbox? iii) Of those checks, what percentage are scannable (accompanied by a standardized OCR payment coupon; see questions about scannable later in this document)?
24.	Lockbox Processing	Page 16	<p>How many different OCR remittance documents do you issue/use? Please provide us with a pdf sample (front and back) of each document accompanied by an explanation of the scan line content so that we may: N/A</p> <ul style="list-style-type: none"> a) Examine the document layout. b) Determine if an amount due is included in the scan line. <p>Learn how check digits are used (e.g., one for the full scan line; one for the scan line plus one on the account number field; etc.).</p>
25.	Lockbox Processing	Page 16	<p>Do you currently have a service in place to electronically collect payments that consumers initiate via online bill pay methods (e.g., their bank's bill pay module)? This service is frequently referred to as "E-Lockbox", "Electronic Lockbox" or "Bill Consolidation Service". If "yes": N/A</p> <ul style="list-style-type: none"> a) What is the average monthly volume by billing entity (e.g., the utility department; property tax; permits; parking violations)? b) How to you currently post these items to your receivables system(s)? <p>Would you be interested in adding such a service if you do not have it today?</p>
26.	Merchant Services / secured E-payments	Page 18	<p>Can you provide transaction count and dollars processed by Channel (Terminals, eCommerce, and Phone) Type?</p> <p>Annual Credit/Debit Cards: 267,912 items/ \$9,832,060</p> <p>Approximate:</p> <p>Terminals 20%</p> <p>Ecommerce (online) 75%</p> <p>Phone/Mail 5%</p> <p>Also please list these channels type solutions being used today like type of Terminals and Gateways.</p> <p>Business License: Online, Authorize.Net</p> <p>Finance: FD130 terminal, Authorize.Net</p> <p>Library: Online, Payware Connect</p> <p>Permit Center: Online, ACCELA</p> <p>Permit Center: FD130 terminal, Authorize.Net</p> <p>Police Dept: FD130 terminal, Authorize.Net</p> <p>Recreation & Park: Active.Net</p> <p>Rent Program: 3Di, Authorize.net</p>